July | 09

CRAFT P&C Rates Industry User Manual

CRAFT

Complaint, Rate and Form Tracking System

Louisiana Department of Insurance

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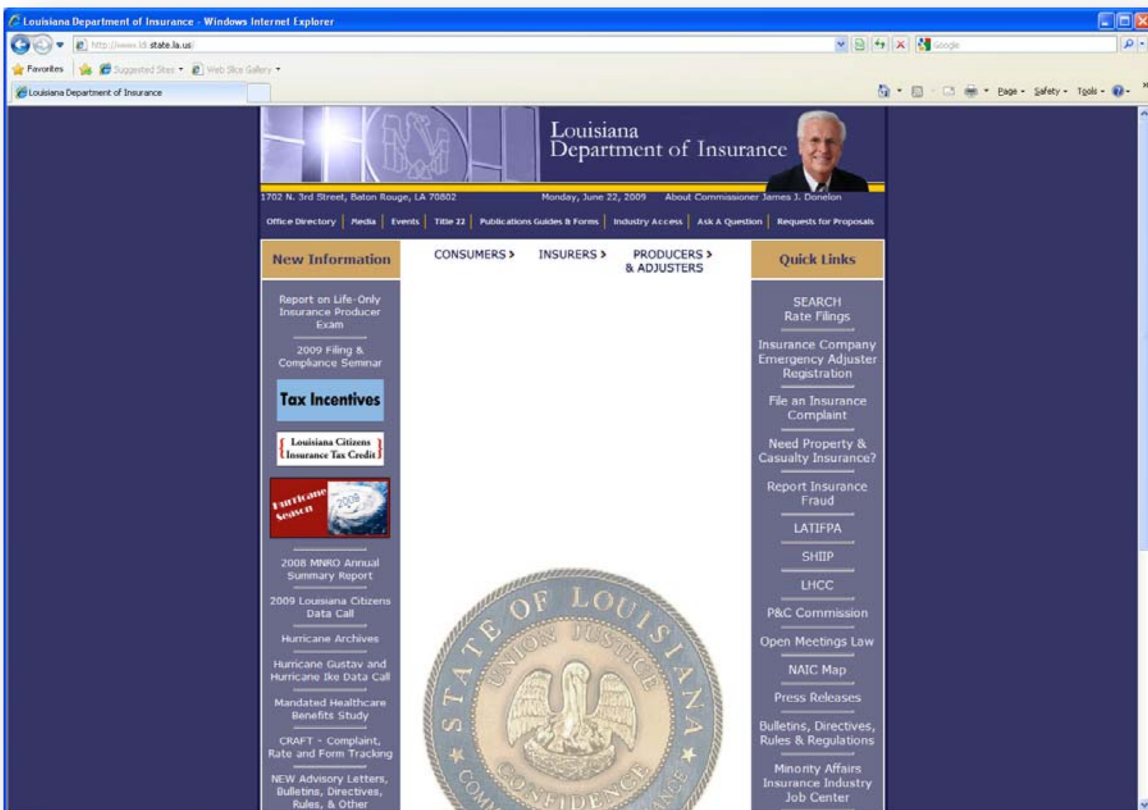
Accessing CRAFT

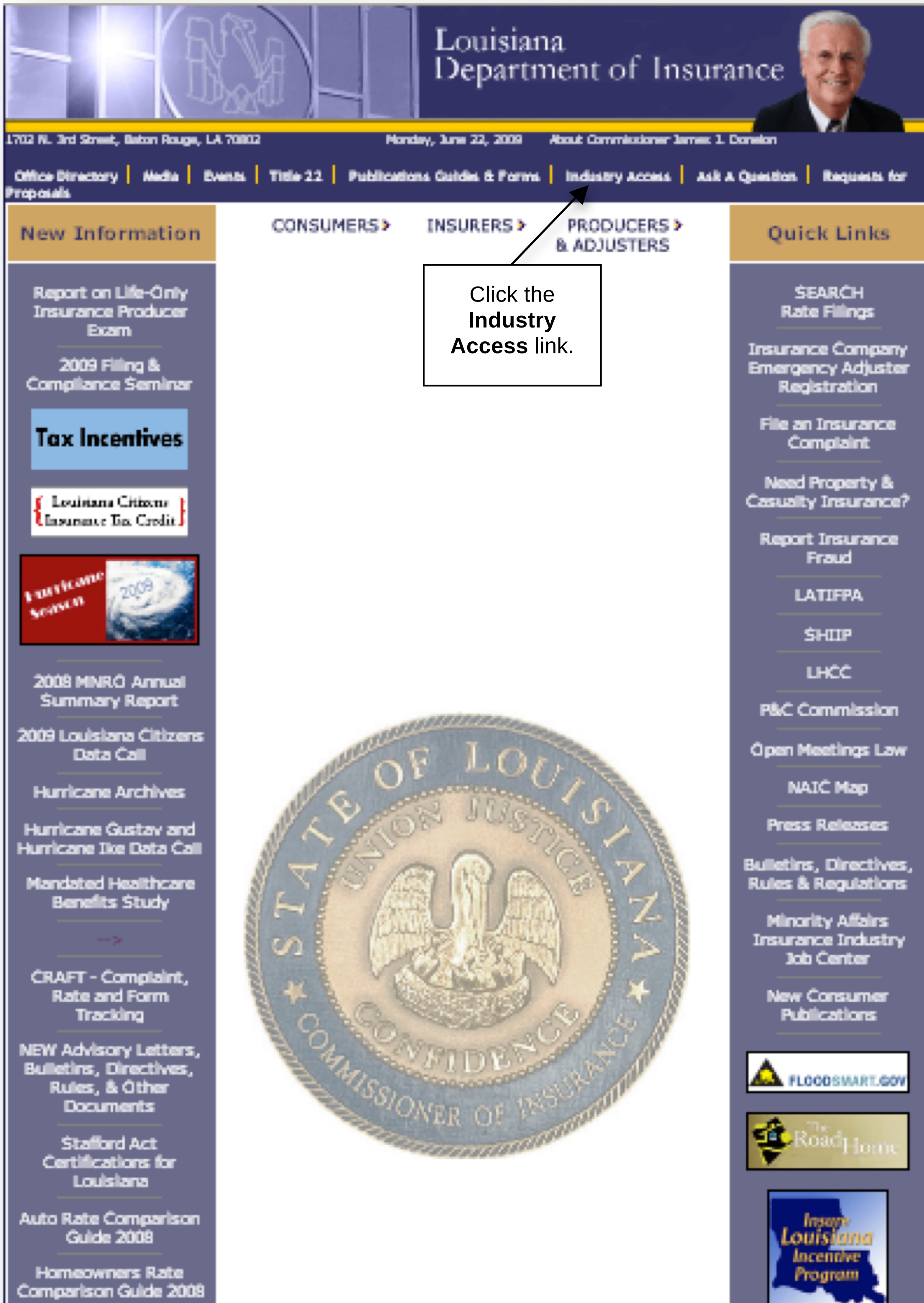
1. Open Internet Explorer 7.

NOTE: For maximum efficiency we recommend that you use Internet Explorer version 7 (or 6). Visit Microsoft's website to download the latest version of Internet Explorer.

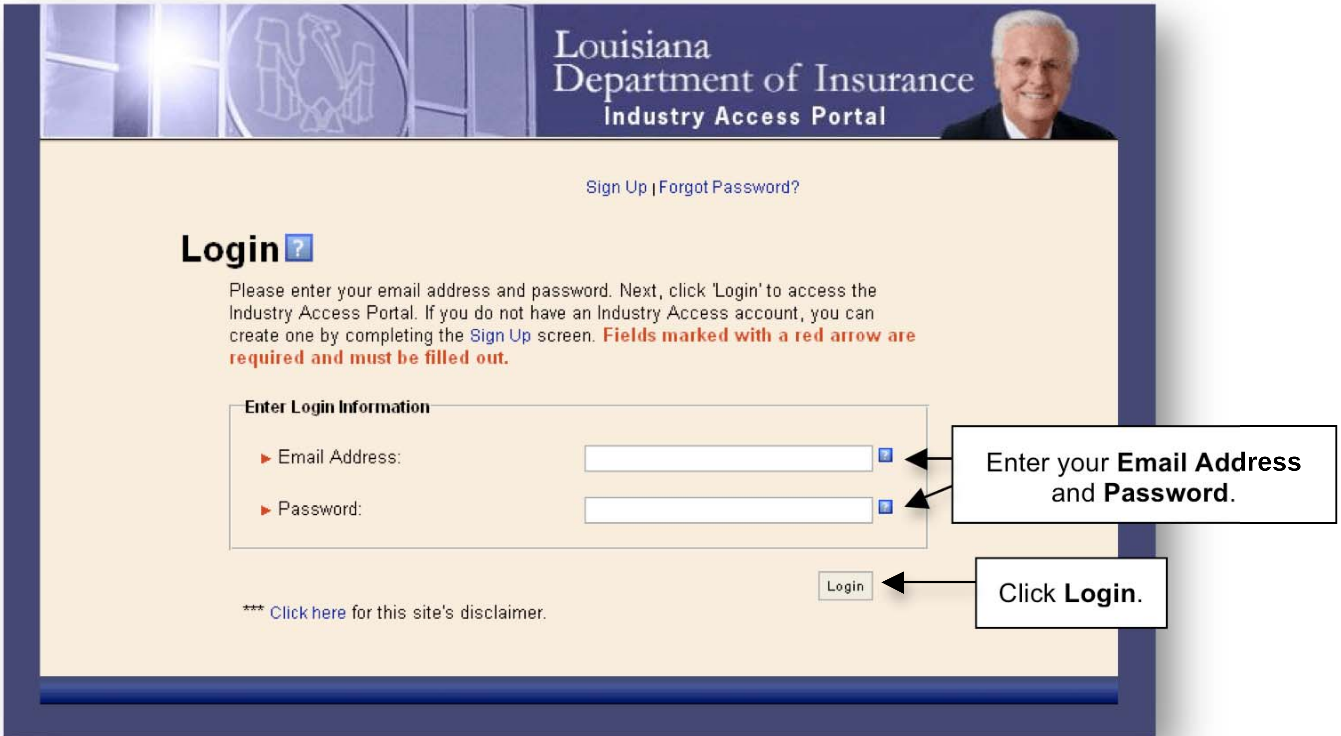
2. Browse to http://ldi.louisiana.gov/.



3. *Click the* **Industry Access** link.



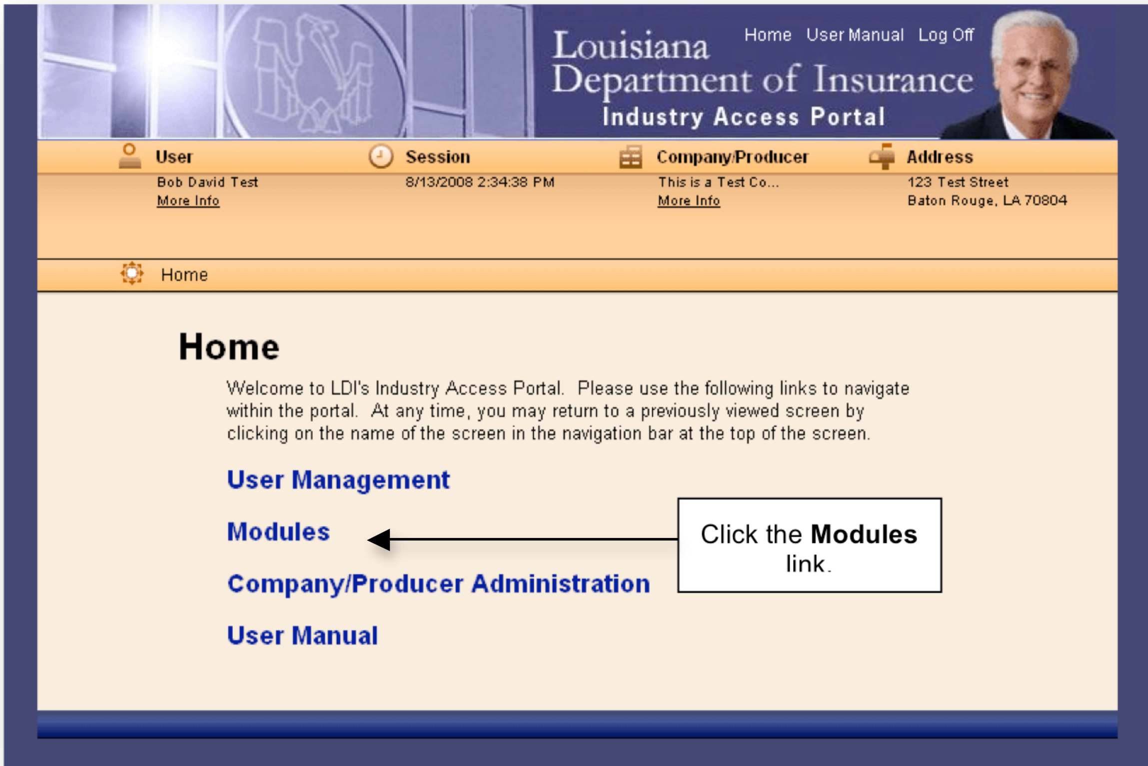
1. Enter your **Email Address** and **Password** in the appropriate boxes.

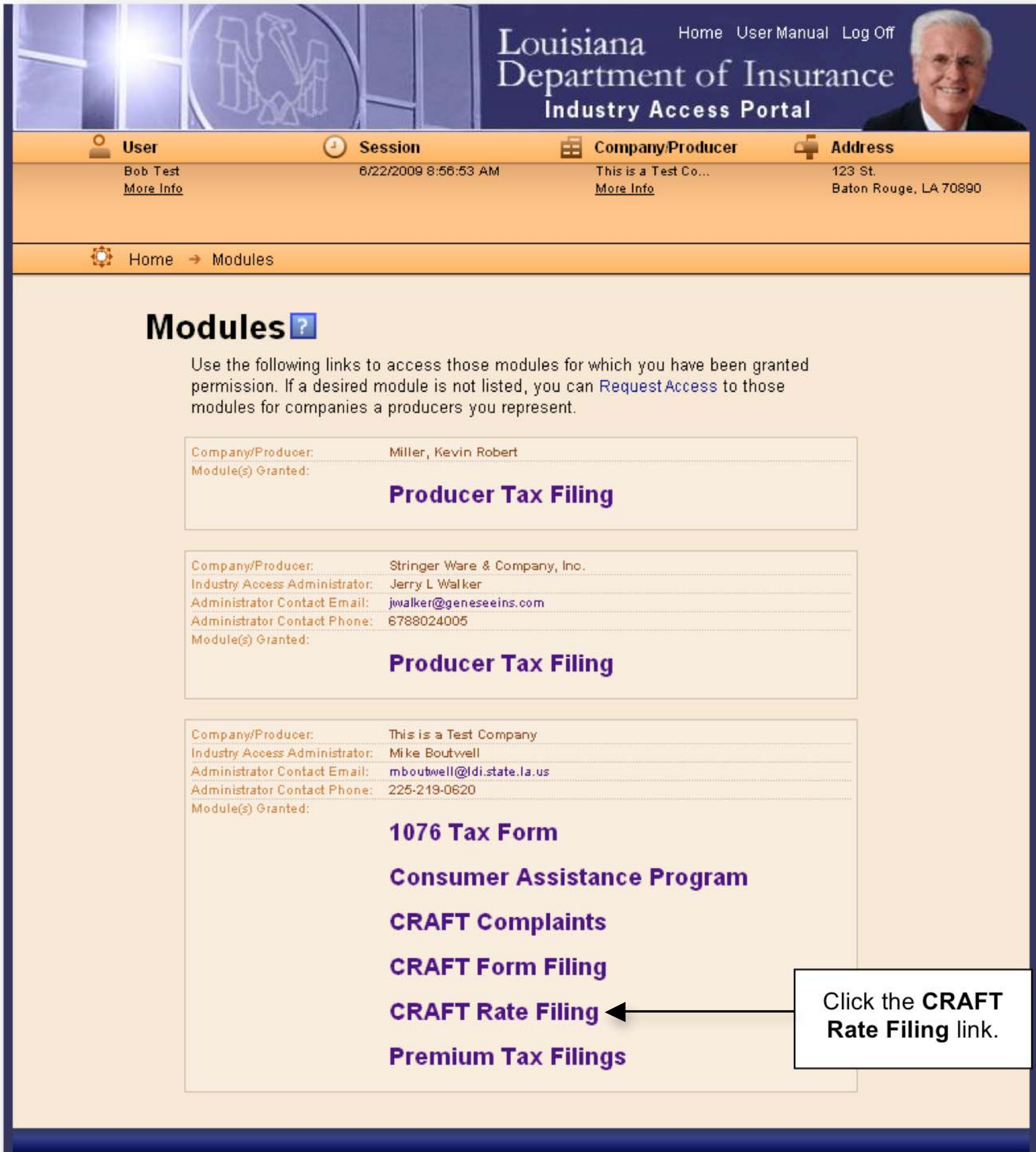


2. Click **Login**.

NOTE: If you do not have an Industry Access account, you can create one by completing the **Sign Up** screen. Click the **Sign Up** link to access the screen. Fields marked with a red arrow are required and must be filled out.

3. On the **Industry Access Home** page, click the **Modules** link.





4. Click the **CRAFT Rate Filing** link.
5. The **CRAFT Industry Portal** page will appear.

The CRAFT Industry Portal

The **CRAFT Industry Portal** page consists of four parts: the **Company Title and User Name**, the **Navigation Links**, the **Navigation Icons** and the **Main Body**. On the **Welcome** page, it displays the welcome message and Department contact information.

NOTE: Navigation Links and **Navigation Icons** are controlled by your company's Industry Access Account Administrator. If you do not have access to specific areas of the **CRAFT Industry Portal** page, the links will not be visible.

The following is an overview of the **CRAFT Industry Portal** page:

Louisiana Department of Insurance
CRAFT Industry Portal

This is a Test Company
Test, Bob

Return to Industry Access | P & C Rates | Complaints | Forms | View Another Company

P&C Rates Complaints Forms

Welcome to the CRAFT Industry Portal. Please select an item from the menu above.

Complaint, Rate and Form Tracking System (CRAFT)

Policy Form, Rate and Rule Filing Submissions

Welcome to CRAFT, an electronic filing system designed to provide everything needed to respond to a complaint or produce approvable form, rate, and rule filings. We hope you find CRAFT intuitive and easy to use. However, if you need help, contact the specific department for which your form, rate, or rule filing is being submitted.

Office of Health Insurance

For Major Medical, Hospital Surgical Medical Expense, or Health Maintenance Organization filings please contact:

Carolyn C. Schwendimann
Insurance Compliance Examiner 3
Quality Management Insurance Contracts and Forms
Office of Health Insurance
(225) 219-9344
E-Mail: cschwendimann@ldi.state.la.us

For Medicare Supplement and Medicare Select filings please contact:

Jason Sloper
Insurance Compliance Examiner 2
Supplemental Health Products Division
Office of Health Insurance
(225) 219-9926
E-Mail: jsloper@ldi.state.la.us

For all other limited / supplemental product lines, which include but are not limited to, Dental, Vision, Hospital Indemnity, Disability, Accident Only, Specified Disease, etc. please contact:

Jerri McClendon
Insurance Compliance Examiner 2
Supplemental Health Products Division
Office of Health Insurance
(225) 219-9526
E-Mail: jmcclendon@ldi.state.la.us

Office of Life & Annuity Insurance

Telephone: (225) 342-1226
E-Mail: la@ldi.state.la.us

Office of Property & Casualty Insurance

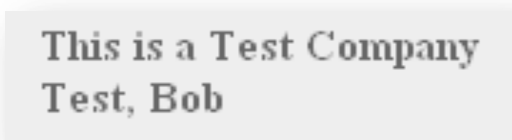
Policy Forms Division /
Office of Consumer Affairs
Telephone: (225) 342-1258
E-Mail: pc@ldi.state.la.us

Rating Division
Telephone: (225) 342-5203
E-Mail: pc@ldi.state.la.us

Our Product Filing Matrix is also a very useful tool for browsing products; locating products and product definitions; reviewing statutes, regulations, directives, bulletins, and other legal references; and instructions and an array of information pertaining to policy form and rate filings. Product Filing Matrix can be accessed through the following link: http://www.ldi.state.la.us/PFM/index.htm

The Company Title and User Name

The **Company Title and User Name** are displayed in the upper left corner of the **CRAFT Industry Portal** page.



Company Title displays the name of your company that you are logged in for.

User Name displays the name of the user that is logged in.

The Navigation Links

The **Navigation Links** allow you to access all areas of the portal that you have access to. Every user is allowed to view and click the **Return to Industry Access** and **Logout** links.

The **Return to Industry Access** link brings you back to the **Industry Access** main menu.

NOTE: The **Return to Industry Access** link does not log you out of CRAFT. Click the **Logout** link to log out of CRAFT.

The **P & C Rates** link brings you to the **P & C Rates** page. This link will only be available if your Industry Access Account Administrator has given you access. The **P & C Rates** page is outlined in the following sections.

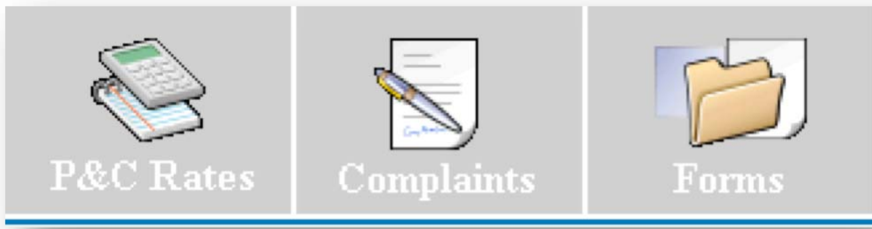
The **Complaints** link brings you to the **Complaints** page. This link will only be available if your Industry Access Account Administrator has given you access. For more information on the **Complaints** page, see the **CRAFT Complaints User Manual**.

The **Forms** link brings you to the **Forms** page. This link will only be available if your Industry Access Account Administrator has given you access. For more information on the **Forms** page, see the **CRAFT Forms User Manual**.

The **Logout** link logs you out of CRAFT and Industry Access. Use this link when you are finished before closing Internet Explorer.

The Navigation Icons

The **Navigation Icons** allow you to access all areas of the portal that you have access to. These icons will only be available if your Industry Access Account Administrator has given you equivalent permission.



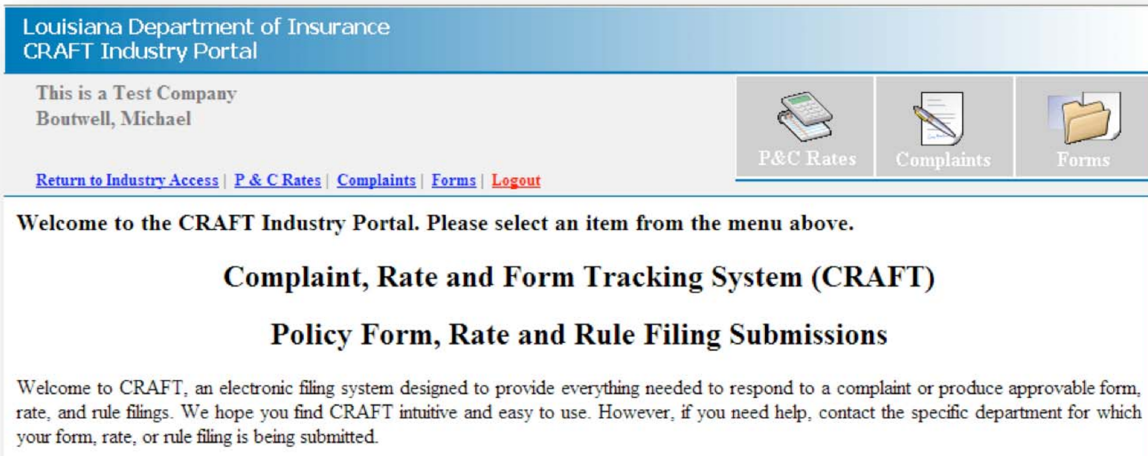
The **P & C Rates** icon brings you to the **P & C Rates** page. This icon will only be available if your Industry Access Account Administrator has given you access. The **P & C Rates** page is outlined in the following sections.

The **Complaints** icon brings you to the **Complaints** page. This icon will only be available if your Industry Access Account Administrator has given you access. For more information on the **Complaints** page, see the **CRAFT Complaints User Manual**.

The **Forms** icon brings you to the **Forms** page. This icon will only be available if your Industry Access Account Administrator has given you access. For more information on the **Forms** page, see the **CRAFT Forms User Manual**.

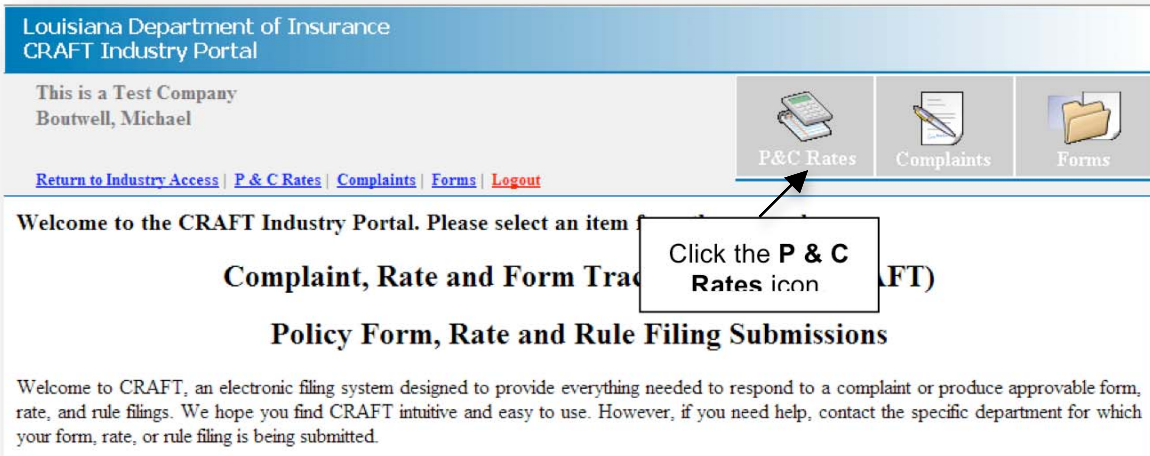
The Main Body

The **Main Body** is directly beneath the **Navigation Links** and **Navigation Icons** area and will change depending on what part of the system you are in.



Accessing P & C Rates

1. On the **CRAFT Industry Portal** page, click the **P & C Rates** icon.



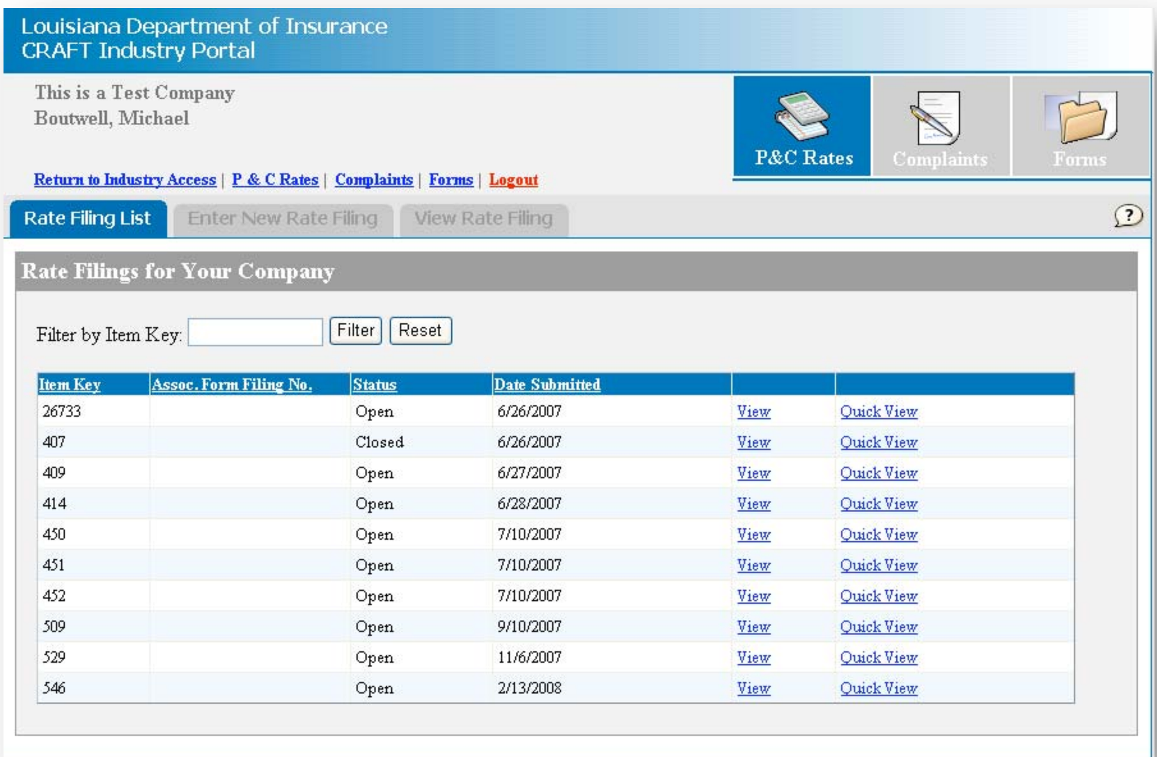
The **P &C Rates** page will appear.

The P & C Rates page

The P & C Rates page consists of three tabs: **Rate Filing List**, **Enter New Rate Filing**, and **View Rate Filing**. When the page first appears, the **Rate Filing List** tab will be selected.

The Rate Filing List tab

The **Rate Filing List** tab displays rates entered by your company that have been assigned to an examiner.



To filter rates by item key, enter an Item Key in the **Filter by Item Key** field and click the **Filter** button.

To reset your filter and view all rates, click the **Reset** button.

The **Main Body** of the **Rate Filing List** tab displays a table with the following fields:

Field	Meaning
Item Key	***Read-Only.*** Displays a unique identification number for a rate filing.
Assoc. Form Filling No.	***Read-Only.*** Displays the unique identification number of the form filing associated with the rate filing.
Status	***Read-Only.*** Displays the status of the rate filing. Available statuses for this page are: • Open • Closed
Date Submitted	***Read-Only.*** Displays the date that the rate was submitted to the Department of Insurance.
View	Click to navigate to the **View Rate Filing** tab, where all details of a rate will be available.
Quick View	Click to access a printable version of the rate in a separate browser window.

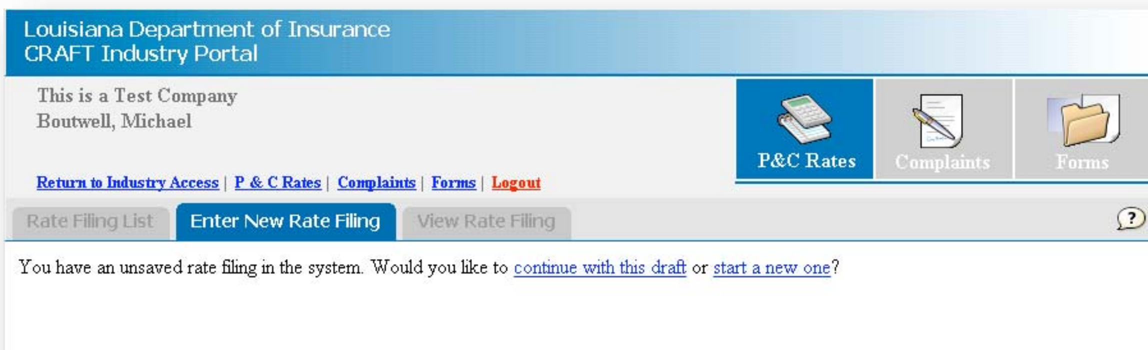
The Enter New Rate Filing tab

The **Enter New Rate Filing** tab allows you to create a new rate filing. This tab is the first of the step-by-step process of entering a new rate. You can save your draft at any time during your data entry. For more information, see the **To Create a Rate Filing** section below.

Click the **Previous** and **Next** buttons to navigate between steps.

Click the **Save Draft** button to save a draft of the information you have entered for your new rate filing. After you click the **Save Draft** button, if you exit the **Enter New Rate Filing** tab, you will be given the option to continue with your draft or start a new one when you return.

NOTE: Only one rate filing draft may be saved. The “start a new one” selection will delete the current draft.

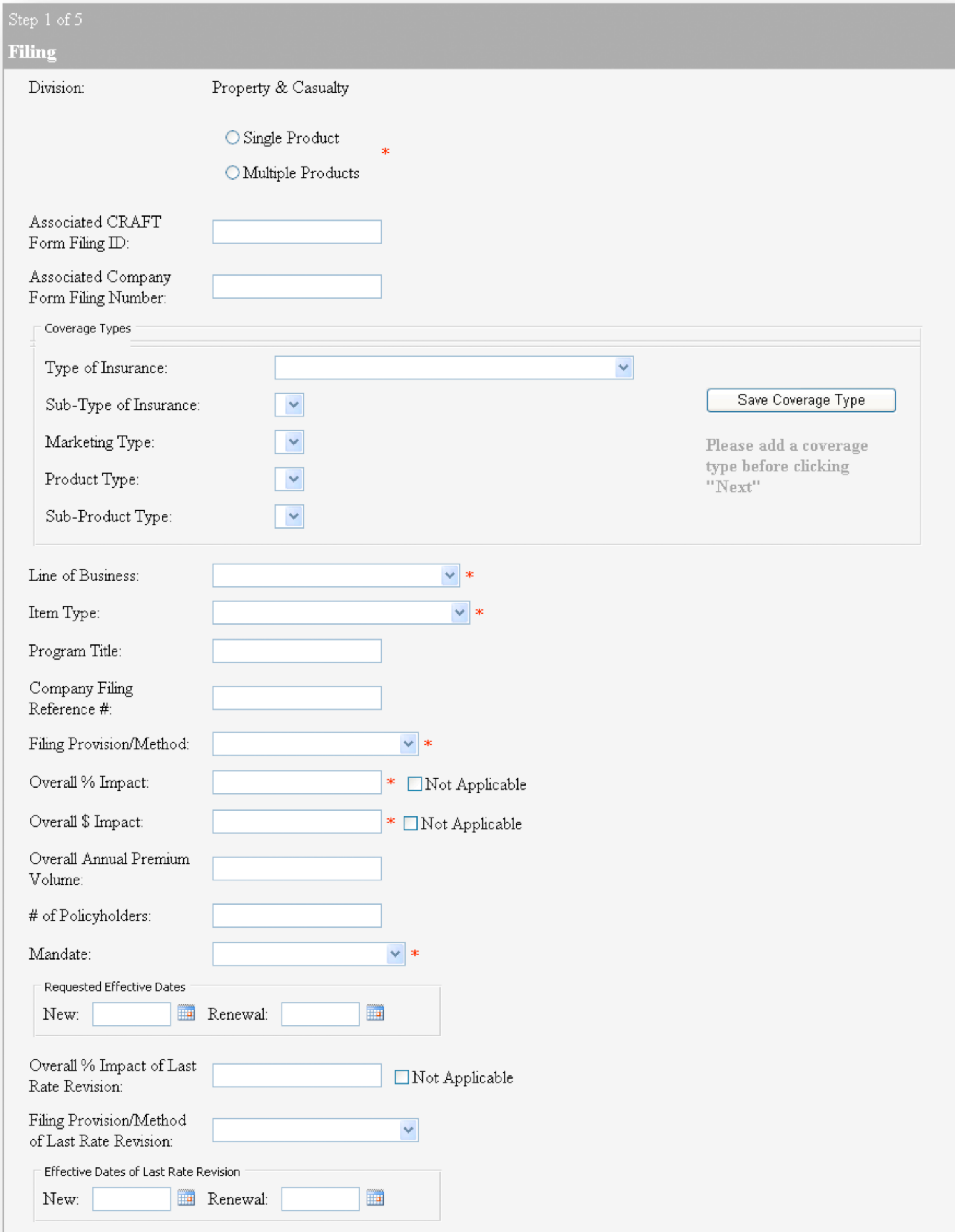


Required fields will be marked with a **Red Asterisk** (*).

The **Enter New Rate Filing** starts with **Step 1**. When you finish each step, click **Next**.

Step1: Filing

In this step, you enter general information about your rate filing.



Step 1 of 5

Filing

Division: Property & Casualty

Single Product *
Multiple Products

Associated CRAFT Form Filing ID:

Associated Company Form Filing Number:

Coverage Types

Type of Insurance:

Sub-Type of Insurance:

Marketing Type:

Product Type:

Sub-Product Type:

Save Coverage Type

Please add a coverage type before clicking "Next"

Line of Business: *

Item Type: *

Program Title:

Company Filing Reference #:

Filing Provision/Method: *

Overall % Impact: * Not Applicable

Overall $ Impact: * Not Applicable

Overall Annual Premium Volume:

# of Policyholders:

Mandate: *

Requested Effective Dates

New: Renewal:

Overall % Impact of Last Rate Revision: Not Applicable

Filing Provision/Method of Last Rate Revision:

Effective Dates of Last Rate Revision

New: Renewal:

The following fields are available for **Step 1: Filing**.

Field	Meaning
Division	***Read-Only.*** Property & Casualty will be pre-selected for you.
Single Product	Select to indicate that your rate filing contains only a single product. **NOTE:** You are required to select either the **Single Product** or the **Multiple Products** radio button.
Multiple Products	Select to indicate that your rate filing contains multiple products. **NOTE:** You are required to select either the **Single Product** or the **Multiple Products** radio button.
Associated CRAFT Form Filing ID	Enter the identification number of the form filing that corresponds with this rate filing.
Associated Company Form Filing Number	Enter the company number for the form filing that corresponds with this rate filing.
Type of Insurance	Select your company's type of insurance from the drop-down box.
Sub-Type of Insurance	Select the sub-type of insurance from the drop-down box. **NOTE:** No options will be available until **Type of Insurance** has been selected. Options will vary depending on the **Type of Insurance** you selected.
Marketing Type	Select the type of marketing from the drop-down box. **NOTE:** No options will be available until **Sub-Type of Insurance** is selected. Options will vary depending on the **Sub-Type of Insurance** you selected.
Product Type	Select the type of product from the drop-down box. **NOTE:** No options will be available until **Marketing Type** is selected. Options will vary depending on the **Marketing Type** you selected.
Sub-Product Type	Select the type of sub-product from the drop-down box. **NOTE:** No options will be available until **Product Type** is selected. Options will vary depending on the **Product Type** you selected.
Save Coverage Type	***Required.*** Click the **Save Coverage Type** button to save your **Type of Insurance**, **Sub-Type of Insurance**, **Marketing Type**, **Product Type**, and **Sub-Product Type** selections. These items must be selected in the order that they are listed. Each selection determines what will be available in the subsequent drop-down box. Your selections also determine what you will need to select before you will be able to click the **Save Coverage Type** button. **NOTE**: You must click the **Save Coverage Type** button before the **Next** button will be enabled.

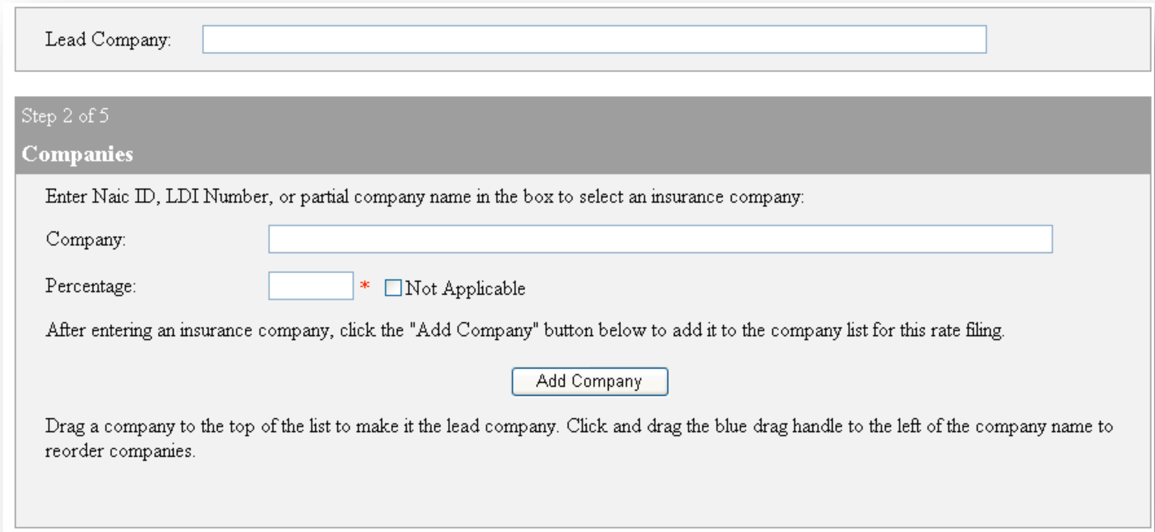
Line of Business	***Required.*** Select your line of business from the drop-down box. Options are: • 1 – Property • 2 – Crop • 2 – Flood • 3 – Farmowners • 4 – Homeowners • 5 – Commercial Multiple Peril • 8 – Ocean Marine • 9 – Inland Marine • 10 – Financial Guaranty • 11 – Medical Malpractice • 12 – Earthquake • 16 – Workers Compensation • 17 – Other Liability • 18 – Property Liability • 19 – Private Passenger Automobile • 19 – Commercial Automobile • 22 – Aircraft • 23 – Fidelity • 24 – Surety • 26 – Burglary And Theft • 27 – Boiler And Machinery • 28 – Credit • 33 – Other Lines • 34 – Title • 35 – Interline Filing
Item Type	***Required.*** Select your Item type from the drop-down box. Options are: • Adoption • Certificate of Authority • Company Underwriting Guidelines • Consent to Rate • Contact Person Information • Delayed Adoption • Editorial Changes • Emergency Assessment • Individually Risk Rated Policy • Industry Statistics • Informational Filing • Initial Rate and Rule • Initial Rate only • Initial Rule only • Installment Program • Loss Cost Adoption • Loss Cost Filing

	• Manual Pages • Miscellaneous Company information • Non-Adoptions • PPA Symbol Updates • Property Deviation • Regular Assessment • Revised Rate and Rule • Revised Rate only • Revised Rule only • Withdrawal of Rates or Rules
Program Title	Enter the title of your program.
Company Filing Reference #	Enter the reference number for the company filing the rate.
Filing Provision/Method	***Required.*** Select the provision or method for your filing from the drop-down box. Options are: • Prior Approval
Overall % Impact	***Required.*** Enter the overall percentage of impact your rate filing will have or select the **Not Applicable** checkbox.
Overall $ Impact	***Required.*** Enter the dollar amount of the overall impact your rate filing will have or select the **Not Applicable** checkbox.
Overall Annual Premium Volume	Enter the overall annual premium volume for your filing.
# of Policyholders	Enter the number of policyholders that will be affected by the rate filing.
Mandate	***Required.*** Select a mandate from the drop-down box. Options are: • TRIA • Storm Mitigation Discount • Minimum Financial Responsibility Limits • N/A
New Requested Effective Date	Enter the date the company requests the rate filing to go into effect for new policies.
Renewal Requested Effective Date	Enter the date the company requests the rate filing to go into effective for renewal policies.
Overall % Impact of Last Rate Revision	Enter the overall percentage of impact of your last rate reduction or select the **Not Applicable** checkbox.
Filing Provision/Method of Last Rate Revision	Select the filing provision or method of your last rate revision from the drop-down box. Options are: • 30-Day File and Use • Administrative • Comm De-Reg Informational • Commercial De-Regulation • File and Use • IM File and Use

	• Prior Approval • Use and File • WC File and Use
Effective Date of Last Rate Revision - New	Enter the date that the last rate filing went into effect for new policies.
Effective Date of Last Rate Revision - Renewal	Enter the date that the last rate filing went into effect for renewal policies

Step2: Companies

In this step, you enter company information for your rate filing.



After a company is added on this tab, it will appear in the bottom section of the page. The top company listed will be the Lead Company. Drag a company to the top of the list to change the Lead Company for your rate filing.

The following fields are available for **Step 2: Companies**.

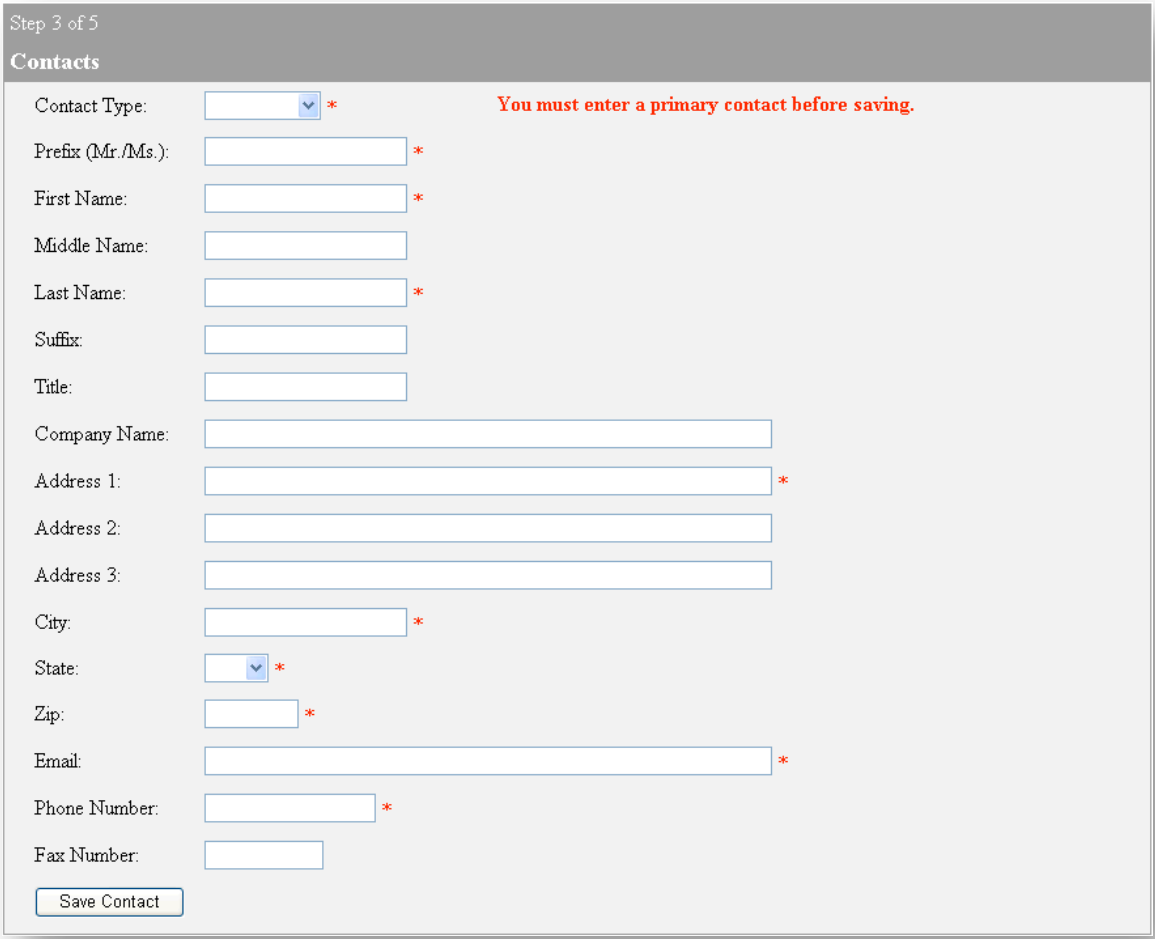
Field	Meaning
Lead Company	***Read-Only.*** Displays the lead company for your filing. To select the Lead Company, drag a company to the top of the list in the grid at the bottom of the page. Your Lead Company will continue to display at the top of the **Main Body** of the page as you complete your filing.
Company	Select your company from the drop-down box. As you enter a company name, options will become available.
Percentage	***Required.*** Enter the percentage for your selected company or select the **Not Applicable** checkbox.
Add Company	***Required.*** Click to add your company to the rate filing.

NOTE: In order to enable the **Next** button and proceed to the next step, you must click the **Save Company** button.

NOTE: You can add multiple companies to an application before clicking the **Next** button.

Step 3: Contacts

In this step, you enter the contact information for your filing.



The following fields are available for **Step 3: Contacts**:

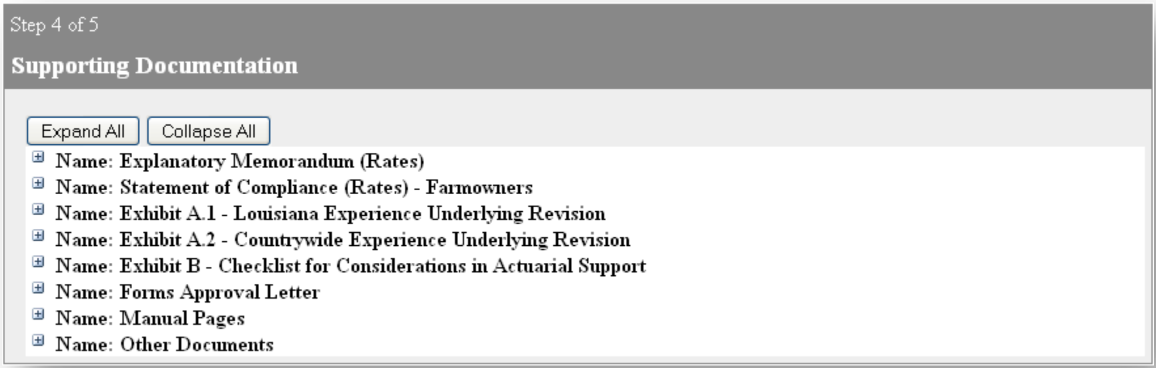
Field	Meaning
Contact Type	***Required.*** Select your type of contact from the drop-down box. Options are: • Complaint • Primary • Secondary **NOTE:** You must enter a primary contact for your filing.
Prefix	***Required.*** Enter the prefix of the contact's name. For example, Mr. Mrs., Dr.
First Name	***Required.*** Enter the first name of the contact.
Middle Name	Enter the middle name of the contact.
Last Name	***Required.*** Enter the last name of the contact.
Suffix	Enter the suffix of the contact's name. For example, Jr. or IV.
Title	Enter the title for the position of the contact for the company.
Company Name	Enter the name of the company the contact is associated with.
Address 1	***Required.*** Enter the first line of the contact's address.
Address 2	Enter the second line of the contact's address, if applicable.
Address 3	Enter the third line of the contact's address if applicable.
City	***Required.*** Enter the city of the contact's address.
State	***Required.*** Select the state of the contact's address from the drop-down box.
Zip	***Required.*** Enter the zip code/postal code of the contact's address.
E-mail	***Required.*** Enter the contact's e-mail address.
Phone Number	***Required.*** Enter the contact's phone number.
Fax Number	Enter the contact's fax number.
Save Contact	Click to save your contact information.

NOTE: In order to enable the **Next** button and proceed to the next step, you must click the **Save Contact** button.

NOTE: You can add multiple contacts to an application before clicking the **Next** button.

Step 4: Supporting Documentation

In this step, you attach all supporting documentation for the filing.



This step contains two buttons and eight document categories:

The **Expand All** button will open all categories to display all non-confidential documents attached to the form filing.

The **Collapse All** button will close all categories so that only their titles are visible.

All categories are closed or collapsed by default. To expand a single category, click the + next to its name.

When expanded, each category will display a description of the category, and links to attach any files.

Some of the categories contain links to files that should be downloaded. Click the link to download the file.

Each of the categories is available for different types of documents:

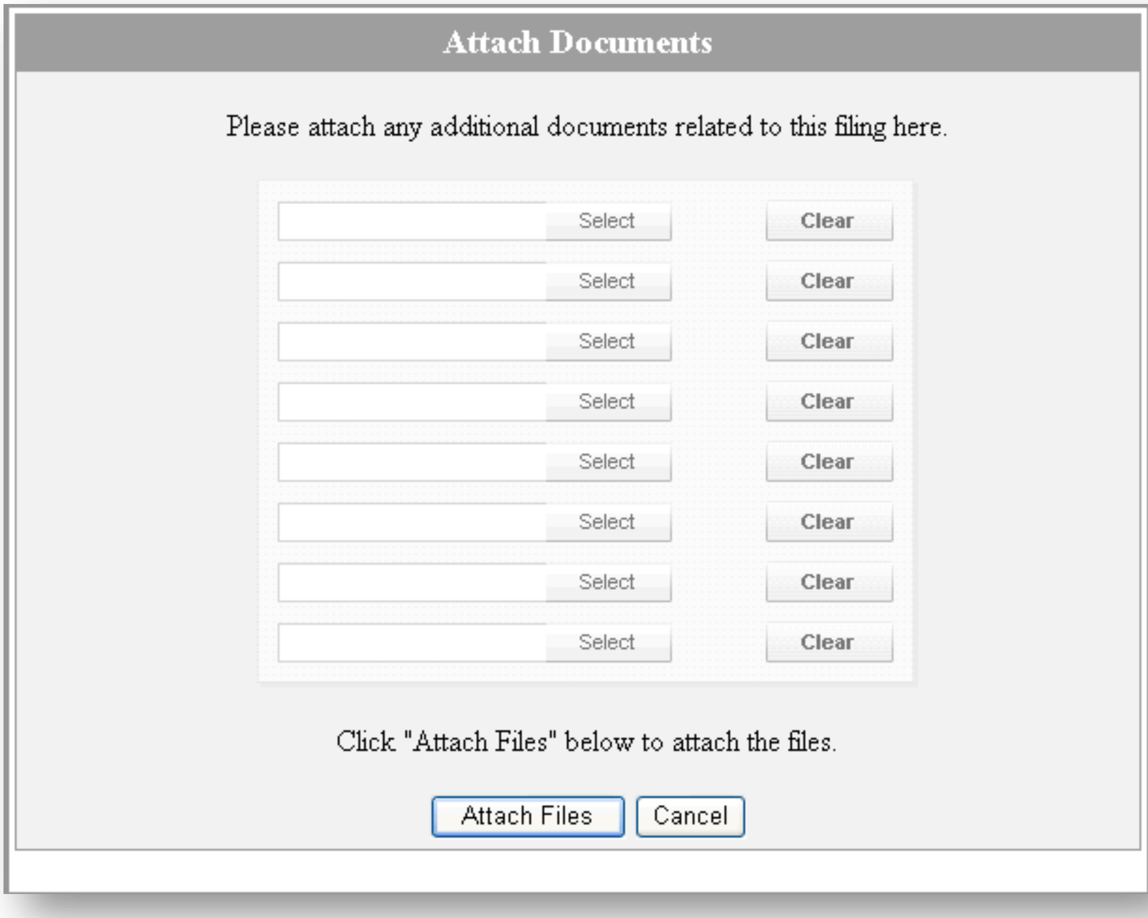
Category	Description
Name: Explanatory Memorandum (Rates)	A detailed explanation of the rate/rule filing submitted. This should include items such as: 1. An explanation of the intent of the filing. 2. Any rate/rule impact. 3. Any changes in methodology from previously approved filings. 4. Any additions being made. 5. Rating organization designation numbers. 6. Exceptions to adoptions. 7. Any other items of which the Department should be aware.
Name: Statement of Compliance – PPA - Liability	This form details the requirements specific to a particular form of coverage and contract type. A completed Statement of Compliance must be submitted for each product filed.
Name: Exhibit A.1 – Louisiana Experience Underlying Revision	A worksheet that shows historical experience for the program affected by the filing. It should be completed, regardless of how much volume the filer has in Louisiana for the program. If no business has been written, place zeros in the appropriate lines of the exhibit. The exhibit should reflect the most current 5 years of experience.
Name: Exhibit A.2 – Countrywide Experience Underlying Revision	A worksheet that shows historical experience for the program affected by the filing. It should be completed, regardless of how much volume the filer has countrywide for the program. If no business has been written, place zeroes in the appropriate lines of the exhibit. The exhibit should reflect the most current 5 years of experience.
Name: Exhibit B – Checklist for Considerations in Actuarial Support	A tool used by both the insurer and regulatory staff to verify that the filing has all of the requisite actuarial supporting documents.
Name: Forms Approval Letter	A letter used to approve the forms submitted.
Name: Manual Pages	The underwriting rates and rules applicable for a given line of insurance, classification of exposures within that line of insurance, and premium rates per classification. Companies should only include revised manual pages.
Name: Other Documents	Documents also requested by the Department that may not be required with every rate/rule filing. The documents include, but are not limited to, side-by-side comparisons, copies of previously approved rate/rule filings, copies of related approval letters for previously approved rate/rule filings and/or copies of approval letters for corresponding form filings.

Step 5: Confidential Documentation

In this step, you attach any confidential documentation to your filing.

To Add Confidential Documents

1. Click the **Add Confidential Document** link.
2. The **Attach Documents** area will appear.

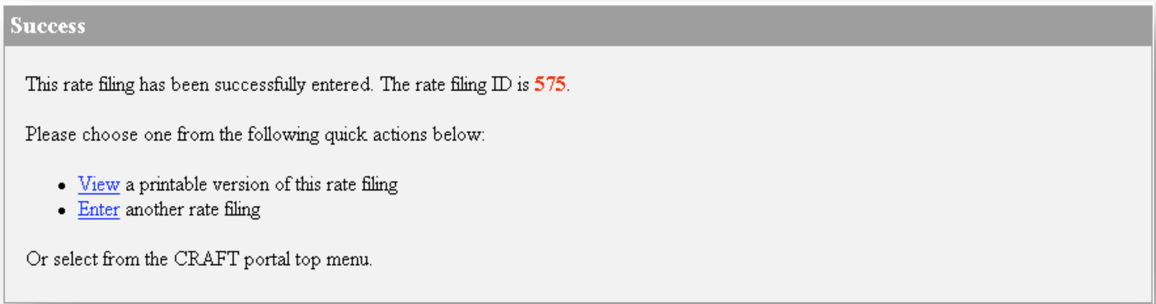


3. Click the **Select** button to add your confidential document.
4. The **Choose file** dialog box will appear.
5. Browse to the file that you want to attach.
6. Select your file.
7. Click **Open**.

NOTE: You may attach up to eight files at a time. Repeat this process to attach additional files.

The Success page

The **Success** page provides you with your rate filing ID and links to print your filing, and enter a new filing.



Quick Reference: To Create a Rate Filing

1. Click the **Enter a Rate Filing** tab.
2. **Step 1: Filing** will appear.
3. Select the **Single Product** or the **Multiple Products** radio button**.**
4. Select your coverage type.
5. Click the **Save Coverage Type** button.

NOTE: Coverage Types are based on the Louisiana Department of Insurance Product Filing Matrix (http://www.ldi.louisiana.gov/ldipolicymatrix). To select a coverage type, first, select **Type of Insurance**. Next, select **Sub-Type of Insurance**. Select a **Marketing Type**, **Product Type**, and **Sub-Product Type**, if necessary.

NOTE: You may be able to add more than one coverage type for a filing.

6. Enter or select the appropriate information from the other fields.

NOTE: Required fields will be marked with a **Red Asterisk** (*).

7. Click **Next**.
8. **Step 2: Companies** will appear.
9. Select a company from the results in the drop-down list.
10. Click **Add Company**.
11. Enter the percentage for your selected company or select the **Not Applicable** checkbox.
12. Add additional companies, if necessary.
13. Select your Lead Company, if necessary.
14. Click **Next**.
15. **Step 3: Contact** will appear.
16. Enter or select the appropriate information.

NOTE: Required fields will be marked with a **Red Asterisk** (*).

17. Click **Save Contact**.

NOTE: You can add more than one contact.

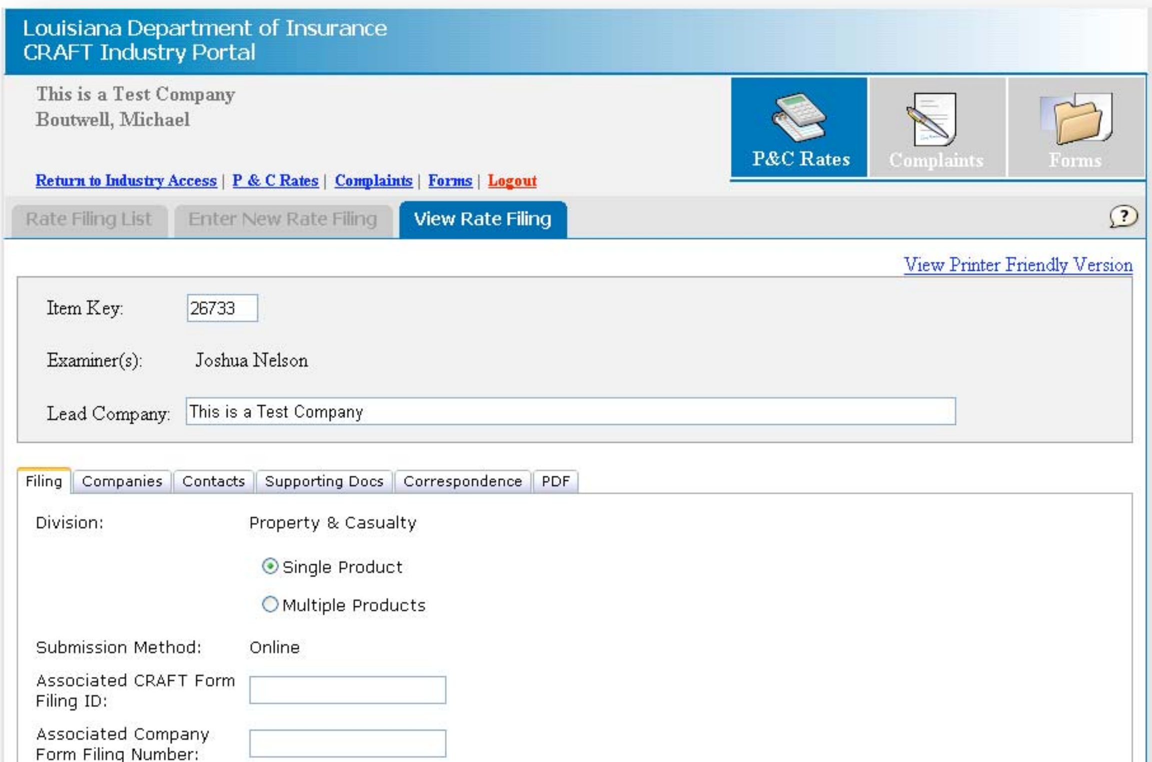
18. Click **Next**.
19. **Step 4: Supporting Documentation** will appear.
20. Click **Expand All** or the + next to a category name to expand the category.
21. Download any necessary forms from each category.
22. Click the **Attach Files** link in the appropriate category.
23. Click **Select**.
24. Browse to the appropriate file and click **Open**.

25. Repeat steps twenty-three and twenty-four until all documents have been selected for that category.
26. Click **Attach Files**.
27. Repeat steps twenty through twenty-six until documents have been attached to all appropriate categories.
28. Click **Next.**
29. **Step 5: Confidential Documents** will appear.
30. Click the **Add Confidential Document** link.
31. Click the **Select** button to add your confidential document.
32. The **Choose file** dialog box will appear.
33. Browse to the file that you want to attach.
34. Select your file.
35. Click **Open**.
36. Repeat steps thirty-three to thirty-five until all documents have been attached. If you have more than eight confidential documents, repeat steps thirty through thirty-five.
37. The **Success** confirmation will appear.
38. Note your **Rate Filing ID**.
39. On the **Success** confirmation page, you can click the appropriate links to **View** a printable version of your filing or **Enter** a new rate filing, if necessary.
40. When you are finished, click the **Logout** link.

The View Rate Filing tab

The **View Rate Filing** tab displays all the information about a rate filing. To access the **View Rate Filing** tab and search for a filing, click the **View Rate Filing** tab. To access the **View Rate Filing** tab for a specific filing, click the **View** link on the **Rate Filing List** tab.

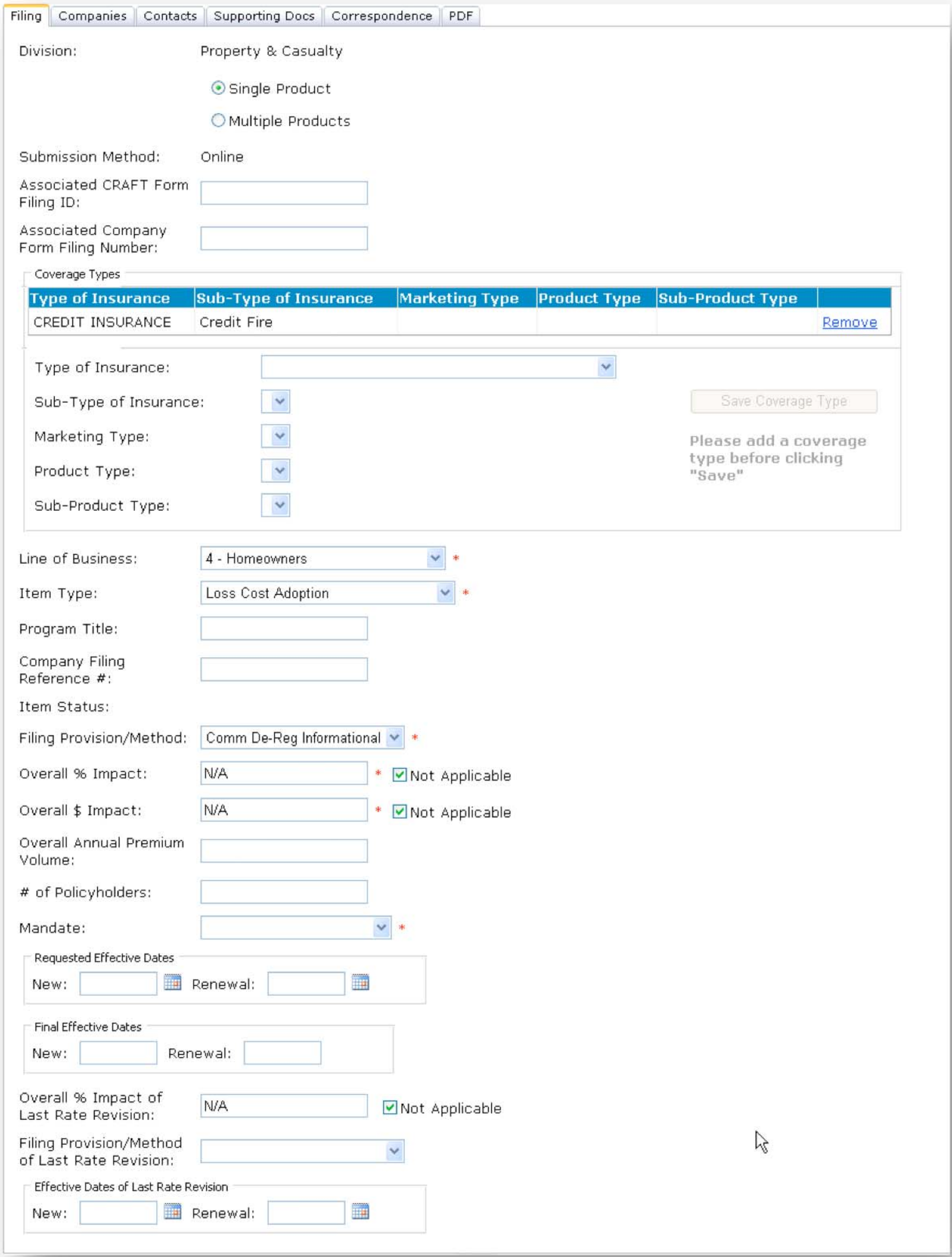
The top of the **Main Body** of the **View Rate Filing tab** is a header that displays the **Item Key**, **Examiner(s)** name(s), and the **Lead Company** name for the rate filing you are viewing. Beneath the header, six sub-tabs contain details about the filing. The bottom of the **Main Body** contains a footer with a save button. Click the **Save** button to save any changes you make to the filing.



When the **View Rate Filing** tab first loads, the **Filing** sub-tab will be selected.

The Filing sub-tab

The **Filing** sub-tab allows you to view and edit general information about the rate filing.



The following information can be displayed or entered on the **Filing** sub-tab.

Field	Meaning
Division	***Read-Only.*** Property & Casualty will be pre-selected for you.
Single Product	Select to indicate that your rate filing contains only a single product.
Multiple Products	Select to Indicate that your rate filing contains multiple products.
Associated CRAFT Form Filing ID	Enter the identification number of the form filing that corresponds with this rate filing.
Associated Company Form Filing Number	Enter the company number for the form filing that corresponds with this rate filing.
Type of Insurance	Select your company's type of insurance from the drop-down box.
Sub-Type of Insurance	Select the sub-type of insurance from the drop-down box. **NOTE:** No options will be available until **Type of Insurance** has been selected. Options will vary depending on the **Type of Insurance** you selected.
Marketing Type	Select the type of marketing from the drop-down box. **NOTE:** No options will be available until **Sub-Type of Insurance** is selected. Options will vary depending on the **Sub-Type of Insurance** you selected.
Product Type	Select the type of product from the drop-down box. **NOTE:** No options will be available until **Marketing Type** is selected. Options will vary depending on the **Marketing Type** you selected.
Sub-Product Type	Select the type of sub-product from the drop-down box. **NOTE:** No options will be available until **Product Type** is selected. Options will vary depending on the **Product Type** you selected.
Save Coverage Type	***Read-only.*** The **Save Coverage Type** button allows you to save your **Type of Insurance**, **Sub-Type of Insurance**, **Marketing Type**, **Product Type**, and **Sub-Product Type** selections. These items must be selected in the order that they are listed. Each selection determines what will be available in the subsequent drop-down box. Your selections also determine what you will need to select before you will be able to click the **Save Coverage Type** button. **NOTE**: You must click the **Save Coverage Type** button before the **Next** button will be enabled.
Line of Business	***Required.*** Select your line of business from the drop-down box. Options are: • 1 – Property • 2 – Crop

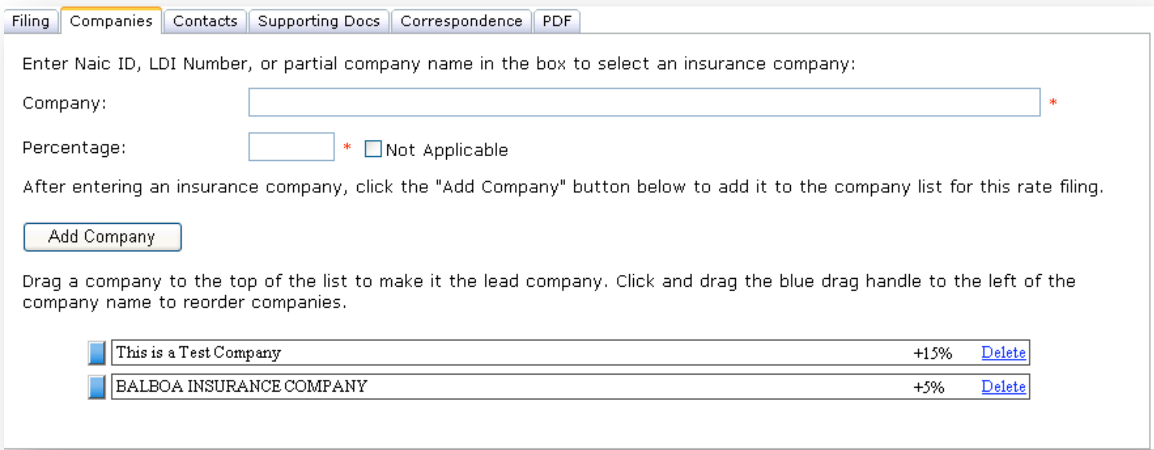
	• 2 – Flood • 3 – Farmowners • 4 – Homeowners • 5 – Commercial Multiple Peril • 8 – Ocean Marine • 9 – Inland Marine • 10 – Financial Guaranty • 11 – Medical Malpractice • 12 – Earthquake • 16 – Workers Compensation • 17 – Other Liability • 18 – Property Liability • 19 – Private Passenger Automobile • 19 – Commercial Automobile • 22 – Aircraft • 23 – Fidelity • 24 – Surety • 26 – Burglary And Theft • 27 – Boiler And Machinery • 28 – Credit • 33 – Other Lines • 34 – Title • 35 – Interline Filing
Item Type	***Required.*** Select your Item type from the drop-down box. Options are: • Adoption • Certificate of Authority • Company Underwriting Guidelines • Consent to Rate • Contact Person Information • Delayed Adoption • Editorial Changes • Emergency Assessment • Individually Risk Rated Policy • Industry Statistics • Informational Filing • Initial Rate and Rule • Initial Rate only • Initial Rule only • Installment Program • Loss Cost Adoption • Loss Cost Filing • Manual Pages • Miscellaneous Company information • Non-Adoptions • PPA Symbol Updates

	• Property Deviation • Regular Assessment • Revised Rate and Rule • Revised Rate only • Revised Rule only • Withdrawal of Rates or Rules
Program Title	Enter the title of your program.
Company Filing Reference #	Enter the reference number for the company filing the rate.
Filing Provision/Method	***Required.*** Select the provision or method for your filing from the drop-down box. Options are: • Prior Approval
Overall % Impact	***Required.*** Enter the overall percentage of impact your rate filing will have or select the **Not Applicable** checkbox.
Overall $ Impact	***Required.*** Enter the dollar amount of the overall impact your rate filing will have or select the **Not Applicable** checkbox.
Overall Annual Premium Volume	Enter the overall annual premium volume for your filing.
# of Policyholders	Enter the number of policyholders that will be affected by the rate filing.
Mandate	***Required.*** Select a mandate from the drop-down box. Options are: • TRIA • Storm Mitigation Discount • N/A
New Requested Effective Date	Select the date that the rate filing will go into effect for new policies.
Renewal Requested Effective Date	Select the date that the rate filing will go into effect for renewed policies.
Overall % Impact of Last Rate Revision	Enter the overall percentage of impact of your last rate reduction or select the **Not Applicable** checkbox.
Filing Provision/Method of Last Rate Revision	Select the filing provision or method of your last rate revision from the drop-down box. Options are: • 30-Day File and Use • Administrative • Comm De-Reg Informational • Commercial De-Regulation • File and Use • IM File and Use • Prior Approval • Use and File • WC File and Use
Effective Date of Last Rate	Enter the date that the last rate filing went into effect for new policies.

Revision – New	
Renewal Requested Effective Date of Last Rate Revision - Renewal	Enter the date that the last rate filing went into effect for renewal policies.

The Companies sub-tab

The **Companies** sub-tab allows you to view and add company information.



After a company is added on this tab, it will appear in the bottom section of the page. The top company listed will be the Lead Company. Drag a company to the top of the list to change the Lead Company for your rate filing.

The following information can be found on the **Companies** sub-tab:

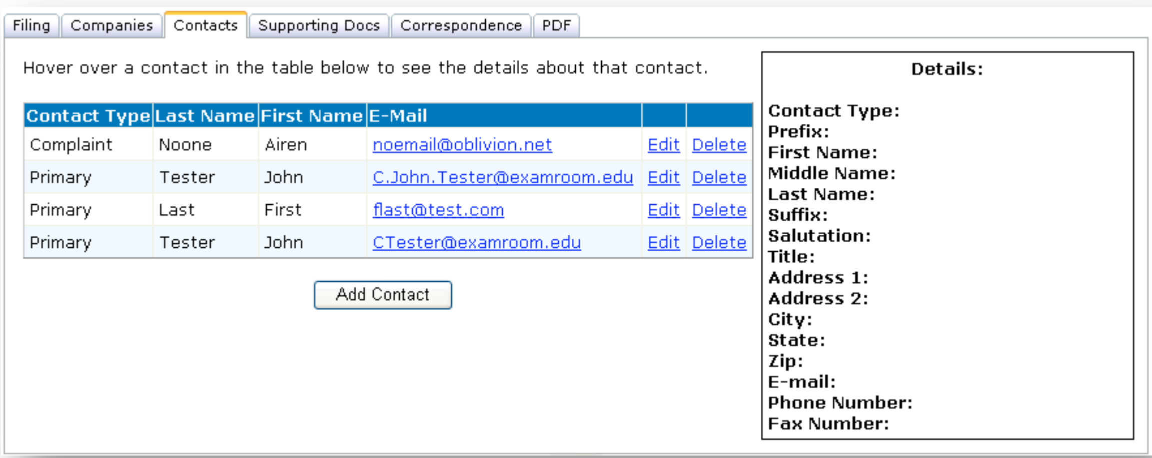
Field	Meaning
Company	Select your company from the drop-down box. As you enter a company name, options will become available.
Percentage	***Required.*** Enter the percentage for your selected company or select the **Not Applicable** checkbox.
Add Company	***Required.*** Click to add your company to the rate filing.

The Contacts sub-tab

The **Contacts** sub-tab consists of three parts, a **Contact** table, a **Contact Details** box, and an **Add Contact** button.

The **Contact** table allows you to view, e-mail, edit, and delete contact information. You can select a contact in this table to select what information you will see in the **Contact Details** box.

The **Details** box displays the information that has been entered for a contact.



You can click the **Add Contact** button to bring up **Add/Edit Contact** form where you can add contact information.

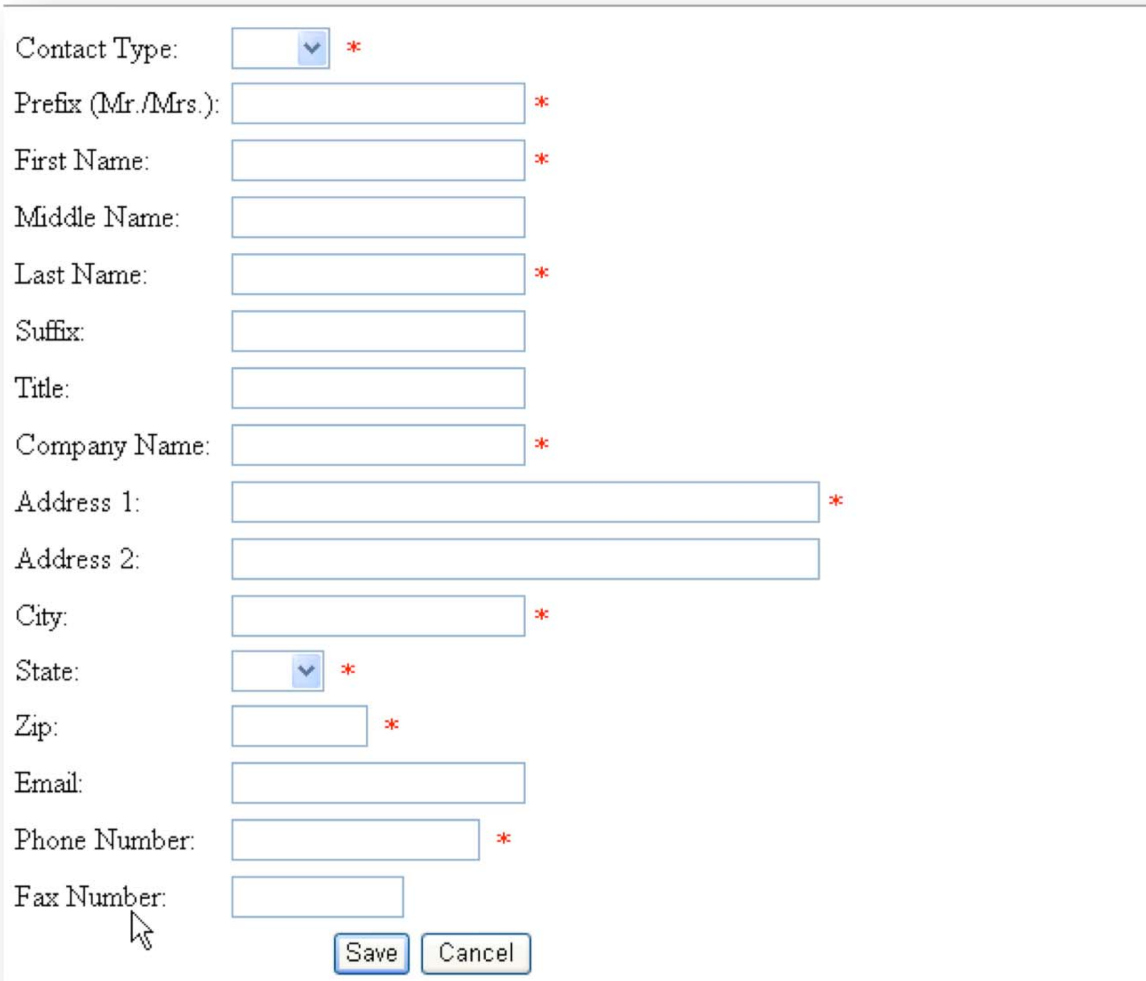
The **Contact** table displays the following information and provides the following links.

Field	Meaning
Contact Type	***Read-Only.*** Displays type of contact. Options are: • Complaint • Primary • Secondary
Last Name	***Read-Only.*** Displays the last name of the contact.
First Name	***Read-Only.*** Displays the first name of the contact.
E-Mail	Click to e-mail the contact.
Edit	Click to bring up the **Add/Edit Contact** form in order to edit the contact information displayed in the **Details** box.
Delete	Click to delete the contact.

The **Details** box displays the following information about a contact.

Field	Meaning
Contact Type	***Read-Only.*** Displays type of contact. Options are: • Complaint • Primary • Secondary
Prefix	***Read-Only.*** Displays the prefix of the contact's name. For example, Mr. Mrs., Dr.
First Name	***Read-Only.*** Displays the first name of the contact.
Middle Name	***Read-Only.*** Displays the middle name of the contact.
Last Name	***Read-Only.*** Displays the last name of the contact.
Suffix	***Read-Only.*** Displays the suffix of the contact's name. For example, Jr. or IV.
Title	***Read-Only.*** Displays the title for the position of the contact for the company.
Company Name	***Read-Only.*** Displays the name of the company the contact is associated with.
Address 1	***Read-Only.*** Displays the first line of the contact's address.
Address 2	***Read-Only.*** Displays the second line of the contact's address, if applicable.
City	***Read-Only.*** Displays the city of the contact's address.
State	***Read-Only.*** Displays the state of the contact's address from the drop-down box.
Zip	***Read-Only.*** Displays the zip code/postal code of the contact's address.
E-mail	***Read-Only.*** Displays the contact's e-mail address.
Phone Number	***Read-Only.*** Displays the contact's phone number.
Fax Number	***Read-Only.*** Displays the contact's fax number.

The **Add/Edit Contact** form will appear when you click the **View** link in the **Contact** table or the **Add Contact** button.

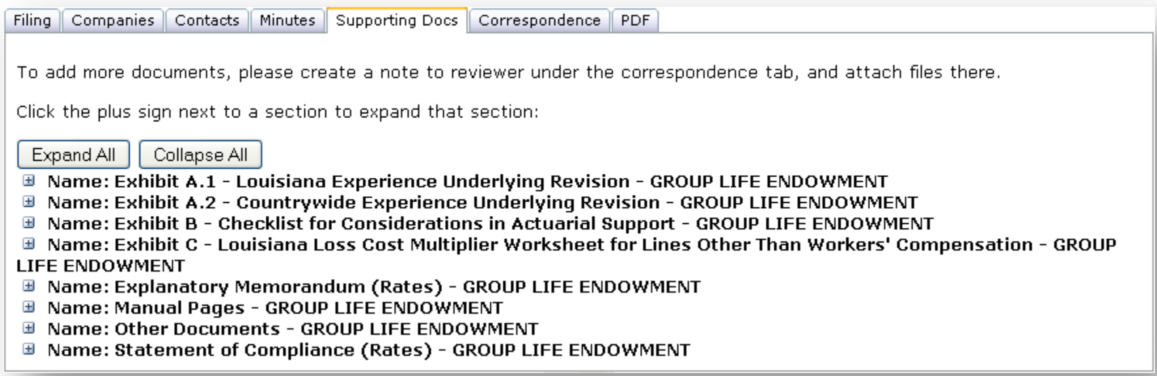


The **Add/Edit Contact** form allows you to enter the following information:

Field	Meaning
Contact Type	***Required.*** Select the type of contact. Options are: • Complaint • Primary • Secondary
Prefix	***Required.*** Enter the prefix of the contact's name. For example, Mr. Mrs., Dr.
First Name	***Required.*** Enter the first name of the contact.
Middle Name	Enter the middle name of the contact.
Last Name	***Required.*** Enter the last name of the contact.
Suffix	Enter the suffix of the contact's name. For example, Jr. or IV.
Title	Enter the title for the position of the contact for the company.
Company Name	Enter the name of the company the contact is associated with.
Address 1	***Required.*** Enter the first line of the contact's address.
Address 2	Enter the second line of the contact's address, if applicable.
City	***Required.*** Enter the city of the contact's address.
State	***Required.*** Select the state of the contact's address from the drop-down box.
Zip	***Required.*** Enter the zip code/postal code of the contact's address.
E-mail	***Required.*** Displays the contact's e-mail address.
Phone Number	***Required.*** Displays the contact's phone number.
Fax Number	Displays the contact's fax number.

The Supporting Docs sub-tab

The **Supporting Docs** sub-tab allows you to view documents that have been attached to the filing. You will not be able to attach additional documents on this sub-tab. To add more documents, click the **Correspondence** sub-tab, create a note to the reviewer, and attach files to the note.



This sub-tab contains two buttons and eight document categories:

The **Expand All** button will open all categories to display all non-confidential documents attached to the form filing.

The **Collapse All** button will close all categories so that only their titles are visible.

All categories are closed or collapsed by default. To expand a single category, click the + next to its name.

When expanded, each category will display a description of the category, and links to attach any files.

Some of the categories contain links to files that should be downloaded. Click the link to download the file.

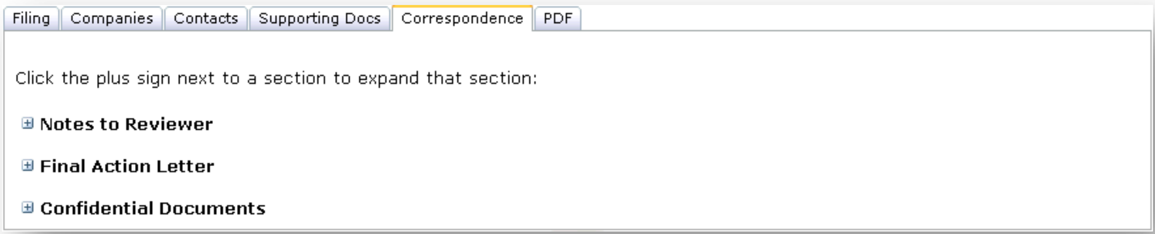
Each of the categories is available for different types of documents.

Category	Description
Name: Explanatory Memorandum (Rates)	A detailed explanation of the rate/rule filing submitted. This should include items such as: 1. An explanation of the intent of the filing. 2. Any rate/rule impact. 3. Any changes in methodology from previously approved filings. 4. Any additions being made. 5. Rating organization designation numbers. 6. Exceptions to adoptions. 7. Any other items of which the Department should be aware.
Name: Statement of Compliance – PPA - Liability	This form details the requirements specific to a particular form of coverage and contract type. A completed Statement of Compliance must be submitted for each product filed.
Name: Exhibit A.1 – Louisiana Experience Underlying Revision	A worksheet that shows historical experience for the program affected by the filing. It should be completed, regardless of how much volume the filer has in Louisiana for the program. If no business has been written, place zeros in the appropriate lines of the exhibit. The exhibit should reflect the most current 5 years of experience.
Name: Exhibit A.2 – Countrywide Experience Underlying Revision	A worksheet that shows historical experience for the program affected by the filing. It should be completed, regardless of how much volume the filer has countrywide for the program. If no business has been written, place zeroes in the appropriate lines of the exhibit. The exhibit should reflect the most current 5 years of experience.
Name: Exhibit B – Checklist for Considerations in Actuarial Support	A tool used by both the insurer and regulatory staff to verify that the filing has all of the requisite actuarial supporting documents.
Name: Exhibit C – Louisiana Loss Cost Multiplier Worksheet for Lines Other than Workers' Compensation	A worksheet for developing a loss cost multiplier relative to a rating organizations loss costs. Mandatory for loss cost reference filings for lines other than workers' compensation.
Name: Forms Approval Letter	A letter used to approve the forms submitted.
Name: Manual Pages	The underwriting rates and rules applicable for a given line of insurance, classification of exposures within that line of insurance, and premium rates per classification. Companies should only include revised manual pages.
Name: Other Documents	Documents also requested by the Department that may not be required with every rate/rule filing. The documents include;

	but are not limited to, side-by-side comparisons, copies of previously approved rate/rule filings, copies of related approval letters for previously approved rate/rule filings and/or copies of approval letters for corresponding form filings.

The Correspondence sub-tab

The **Correspondence** sub-tab allows you to view all communications associated with the rate filing. You can also attach additional confidential documents in the **Confidential Documents** section, and attach documents and add notes to the person that reviews your filing in the **Notes to Reviewer** section.

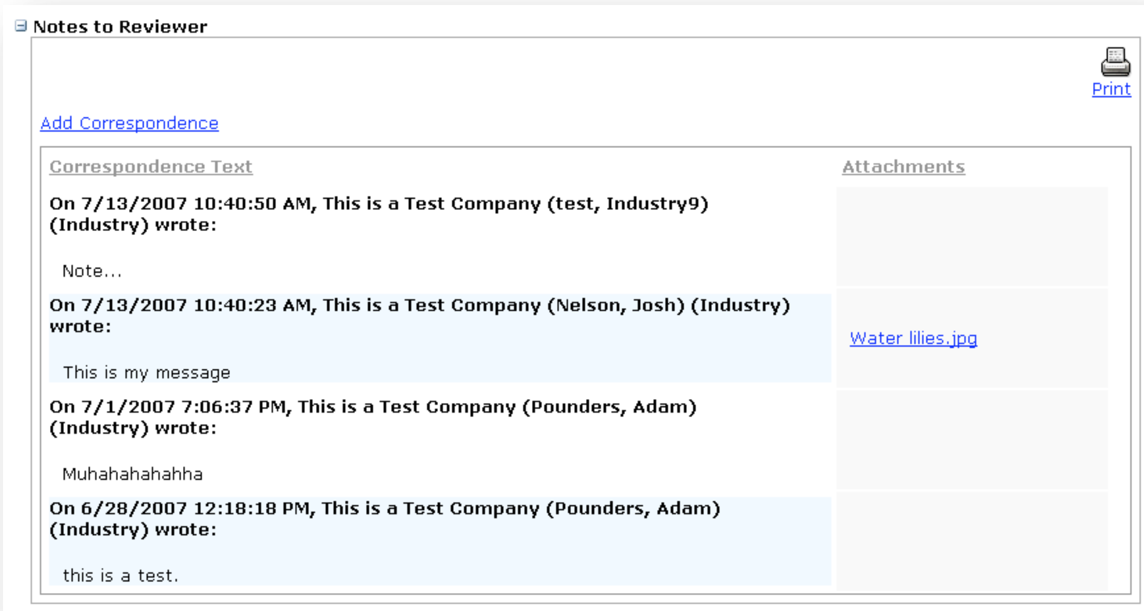


All three categories are closed or collapsed by default. To expand a single category, click the + next to its name.

The following categories are available on this sub-tab:

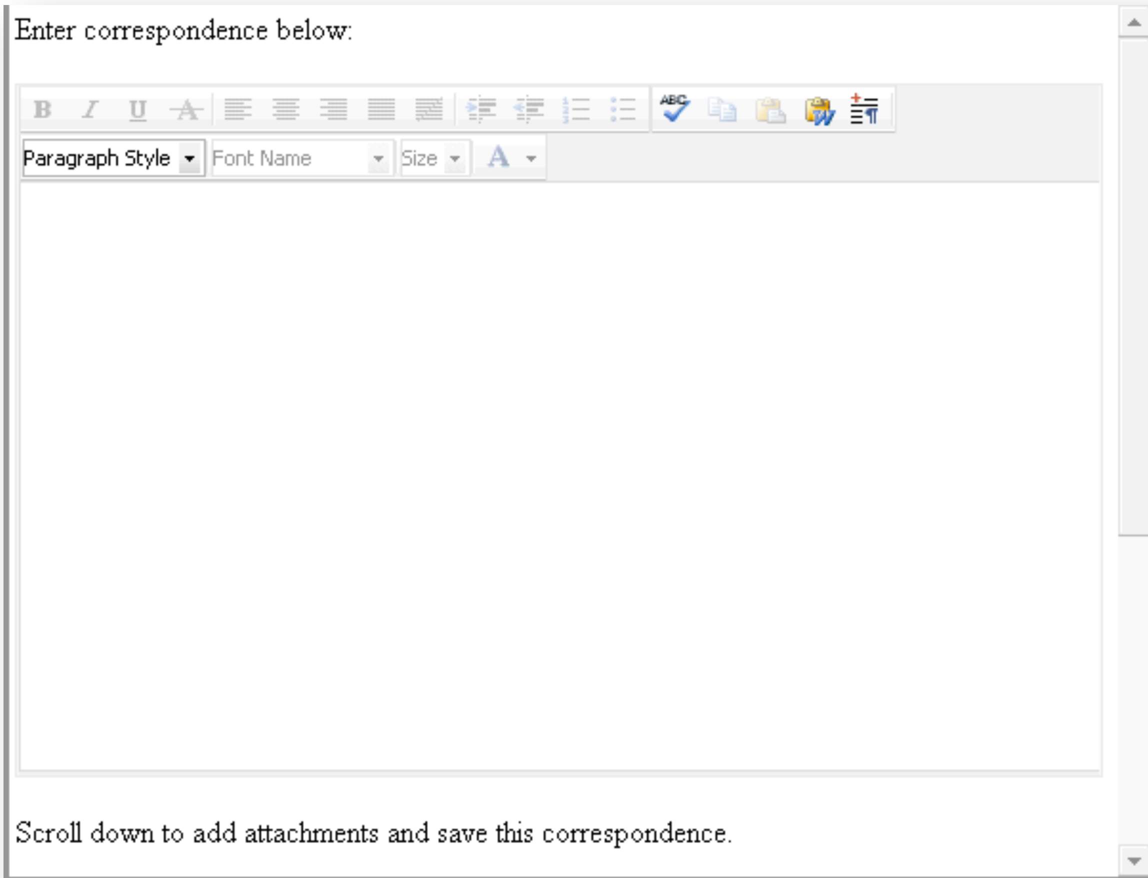
Field	Meaning
Notes to Reviewer	Expand this category to view and print all notes associated with this filing and to add additional correspondence and documents.
Final Action Letter	Expand this category to view the final action letter associated with the filing, if applicable.
Confidential Documents	Expand this category to view, add, and delete confidential documents.

The **Notes to Reviewer** category allows you to view and print all notes associated with a filing as well as add additional correspondence and attachments. To view an attachment, click the attachment link.



To Add Correspondence

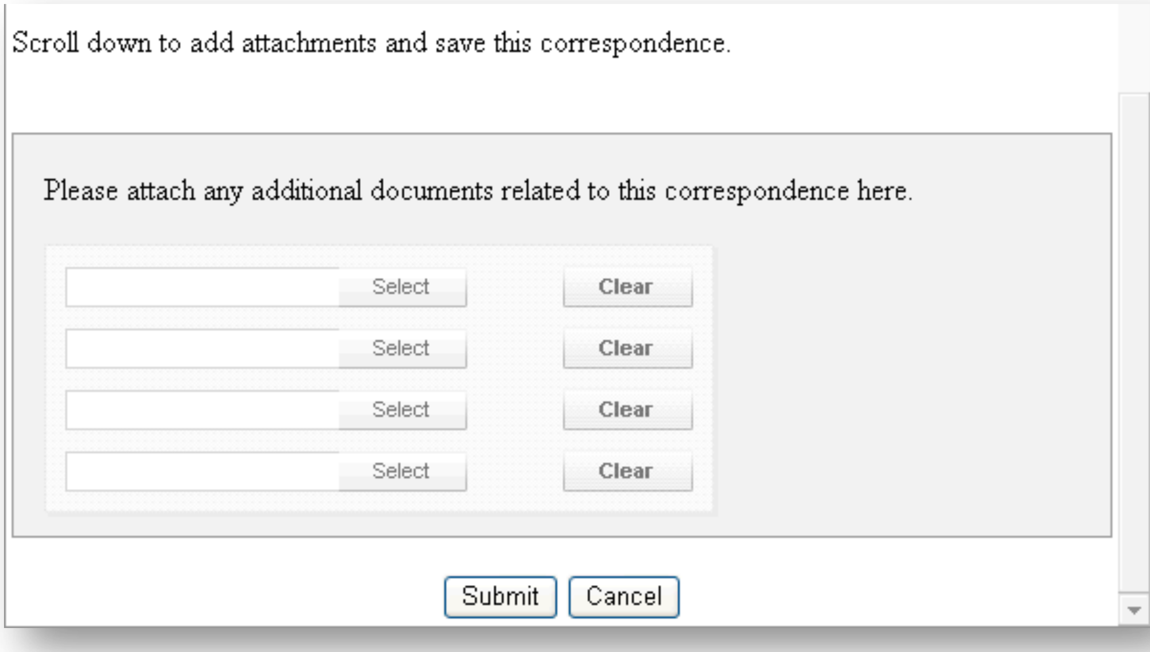
1. Click the **Add Correspondence** link in the **Notes to Reviewer** section of the **Correspondence** sub-tab.
2. A text editor will appear.



3. Type or edit your correspondence.
4. Use the text editing toolbar to format the response.

NOTE: A spellchecker is one of the tools provided.

5. Scroll down to the **Add Attachments** area.

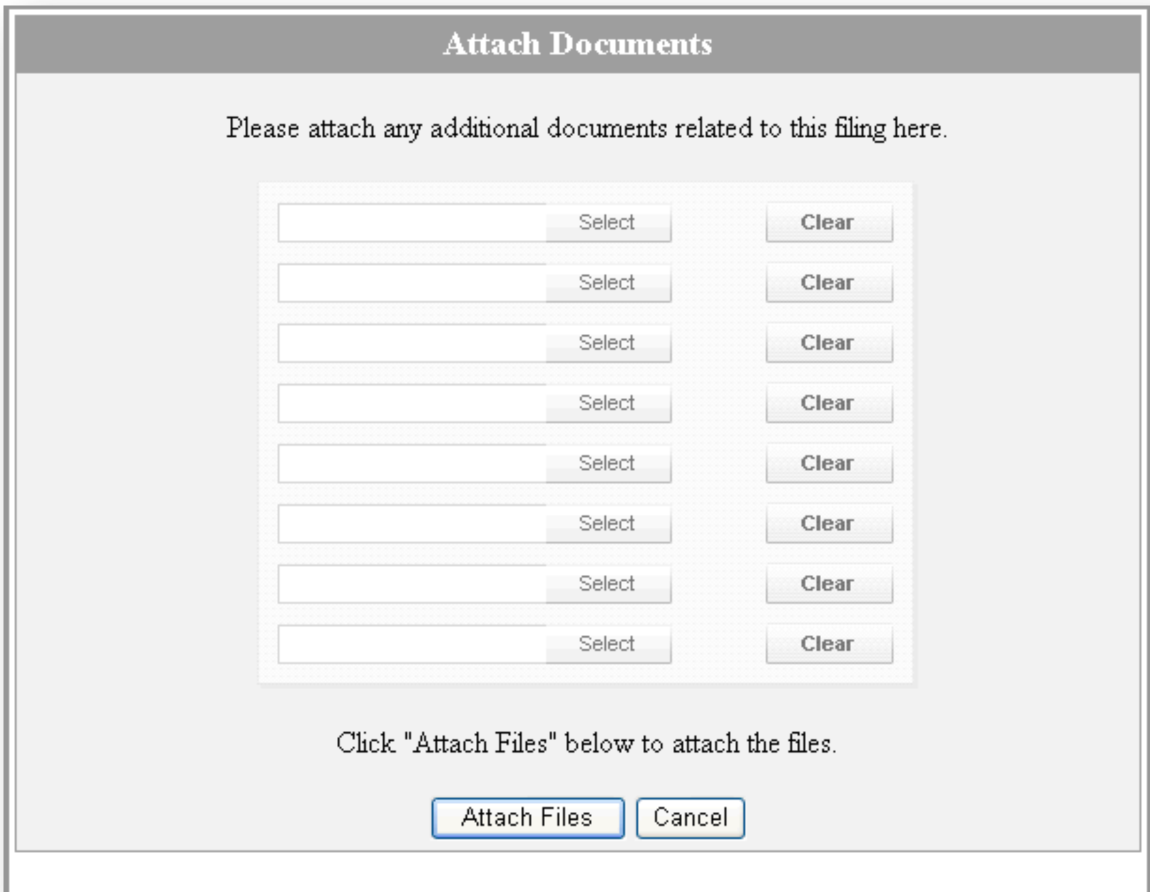


6. Click the **Select** button to add any related attachments to the correspondence.
7. The **Choose file** dialog box will appear.
8. Browse to the file that you want to attach.
9. Select your file.
10. Click **Open**.
11. Click **Save**.

The **Confidential Documents** category allows you to view, add, and delete additional confidential documents. You can view the name of the document, the company that attached it, and the date and time it was attached. Click the confidential document link to view a document. Click the **delete** link to delete a document.

To Add Confidential Documents

1. Click the **Add Confidential Document** link.
2. The **Attach Documents** area will appear.

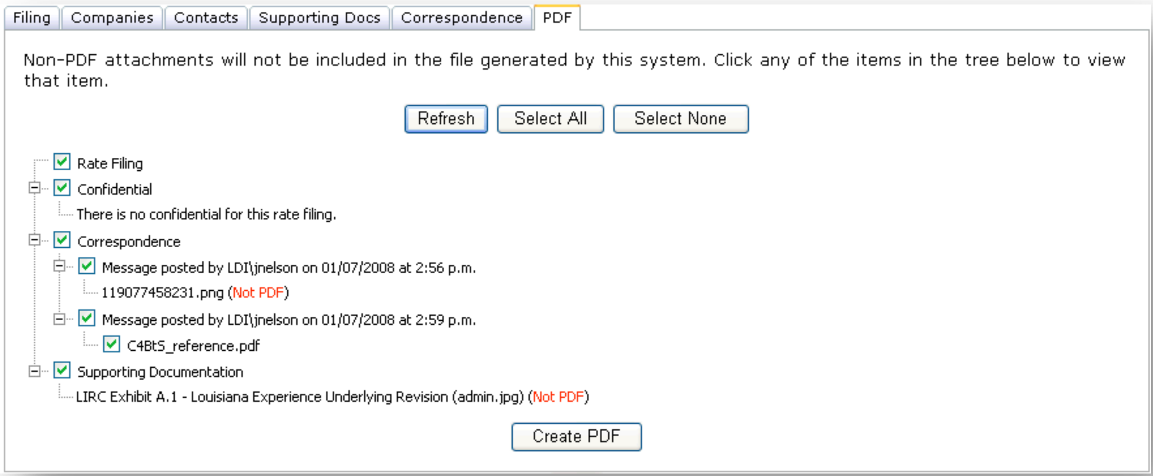


3. Click the **Select** button to add your confidential document.
4. The **Choose file** dialog box will appear.
5. Browse to the file that you want to attach.
6. Select your file.
7. Click **Open**.

NOTE: You may attach up to eight files at a time. Repeat this process to attach additional files.

The PDF sub-tab

The **PDF** sub-tab allows you to select form filing information to export in PDF format.



The **PDF** sub-tab loads with four buttons and an outline of form filing information. When the **PDF** sub-tab displays, all items in the outline are selected for PDF export.

Click the **Refresh** button to clear all of your selections and return the outline to the default state where all items are selected.

Click the **Select All** button to select all items in the outline.

Click the **Select None** button to deselect all items.

Click the **Create PDF** button to export all your selections to PDF format.

NOTE: Non-PDF attachments will not be included in the file generated by the system.

In the outline, you can select the checkbox next to any item to include it in the PDF export. Deselect the checkbox for any item that you do not want included.

NOTE: To view a PDF, download the latest viewer from Adobe’s website.